

Certificate Number: 03605-PR-DE-023236640

Bankruptcy Case Number: 14-02144



03605-PR-DE-023236640

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 21, 2014, at 9:22 o'clock AM AST, RAQUEL PABON DAVILA completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: April 21, 2014 By: /s/HILAIDA ORTIZ

Name: HILAIDA ORTIZ

Title: Counselor